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**CLAIMS:**

What is claimed is:

1. A data processing system implemented method for identifying teaser surfers:

receiving credit history data for a creditor;

summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months;

summing total monthly new credit card debt for all new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card debt is summed for each of the predetermined number of months;

calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months;

comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total

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18 credit card debt; and

19 issuing a credit card to the creditor based on the comparison of the  
20 average new credit card debt to total credit card debt to a preset cutoff average  
21 percentage of new credit card debt to total credit card debt.

2. The method recited in claim 1, further comprises:

summing total monthly relatively new credit card debt for all relatively new  
credit cards issued to the creditor for a one month period, wherein the total  
monthly relatively new credit card debt is summed for each of the predetermined  
number of months;

calculating a monthly percentage of relatively new credit card debt to total  
credit card debt for a one month period, wherein the monthly percentage of  
relatively new credit card debt to total credit card debt is calculated for each of  
the predetermined number of months;

calculating an average percentage of relatively new credit card debt to  
total credit card debt over the predetermined number of months;

comparing the average percentage of relatively new credit card debt to  
total credit card debt to a preset cutoff average percentage of relatively new  
credit card debt to total credit card debt; and

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15           issuing a credit card to the creditor based on the comparison of relatively  
16 new credit card debt to total credit card debt to a preset cutoff average  
17 percentage of relatively new credit card debt to total credit card debt.

1           3.     The method recited in claim 1, wherein a new credit card is a credit card  
2 having been issued to the creditor for less than six months.

1           4.     The method recede in claim 1, wherein a new credit card is a credit card  
2 having been issued to the creditor for a period of time less than a preset time  
3 period for low interest teaser interest rates.

1           5.     The method recited in claim 2, wherein a relatively new credit card is a  
2 credit card having been issued to the creditor for less than twelve months.

1           6.     The method recited in claim 2, wherein a relatively new credit card is a  
2 credit card having been issued to the creditor for a period of time less than two  
3 preset time periods for low interest teaser interest rates.

1           7.     The method recited in claim 1, wherein predetermined number of months  
2 is twelve months.

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1           8.     The method recited in claim 1, wherein predetermined number of months  
2           is twenty-four months.

1           9.     The method recited in claim 1, wherein the preset cutoff average  
2           percentage of new credit card debt to total credit card debt is sixty-five percent.

10.     The method recited in claim 2, wherein the preset cutoff average  
percentage of relatively new credit card debt to total credit card debt is  
eighty-five percent.

11.     A data processing system implemented method for identifying teaser  
surfers:  
          receiving credit history data for a creditor;  
          summing total monthly relatively new credit card debt for all relatively new  
credit cards issued to the creditor for a one month period, wherein the total  
monthly relatively new credit card debt is summed for each of the predetermined  
number of months;  
          calculating a monthly percentage of relatively new credit card debt to total  
credit card debt for a one month period, wherein the monthly percentage of  
relatively new credit card debt to total credit card debt is calculated for each of

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the predetermined number of months;

calculating an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;

comparing the average percentage of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt;

issuing a credit card to the creditor based on the comparison of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt.

12. The method recited in claim 11, further comprises:

summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;

calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating an average percentage of new credit card debt to total credit

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card debt over the predetermined number of months;

comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and

issuing a credit card to the creditor based on the comparison of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.

13. The method recited in claim 11, wherein a relatively new credit card is a credit card having been issued to the creditor for less than twelve months and a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates.

14. The method recited in claim 12, wherein a new credit card is on of a credit card having been issued to the creditor for less than six months and a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates.

15. The method recited in claim 11, wherein predetermined number of months is one of twelve months and twenty-four months.

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1 16. The method recited in claim 12, wherein the preset cutoff average  
2 percentage of new credit card debt to total credit card debt is sixty-five percent  
3 and further wherein the preset cutoff average percentage of relatively new credit  
4 card debt to total credit card debt is eighty-five percent.

1 17. A data processing system implemented method for identifying teaser  
2 surfers:

3 receiving credit history data for a creditor;

4 comparing an amount of new credit card debt to a total amount of credit  
5 card debt;

6 issuing a credit card to the creditor based on the comparison of the  
7 amount of new credit card debt to the total amount of credit card debt.

1 18. The method recited in claim 17, further comprises:

2 comparing an amount of relatively new credit card debt to a total amount  
3 of credit card debt;

4 issuing a credit card to the creditor based on the comparison of the  
5 amount of relatively new credit card debt to the total amount of credit card debt.

1 19. The method recited in claim 17, wherein the comparison of the amount of

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new credit card debt to the total amount of credit card debt is performed over a predetermined number of months.

20. The method recited in claim 18, wherein the comparison of the amount of new credit card debt to the total amount of credit card debt exceeds a first predetermined threshold and the comparison of the amount of relatively new credit card debt to the total amount of credit card debt exceeds a second predetermined threshold.

21. A data processing system for identifying teaser surfers:

- receiving means for receiving credit history data for a creditor;
- summing total monthly credit card debt for all credit cards issued to the creditor for a one month period, wherein the total monthly credit card debt is summed for each of a predetermined number of months;
- summing total monthly new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly new credit card debt is summed for each of the predetermined number of months;
- calculating a monthly percentage of new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit



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card debt to total credit card debt is calculated for each of the predetermined number of months;

calculating an average percentage of new credit card debt to total credit card debt over the predetermined number of months;

comparing the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt; and

issuing a credit card to the creditor based on the comparison of new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.

22. The system recited in claim 21, further comprises:

summing means for summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;

calculating means for calculating a monthly percentage of relatively new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of the predetermined number of months;

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10                   calculating means for calculating an average percentage of relatively new  
11 credit card debt to total credit card debt over the predetermined number of  
12 months;

13                   comparing means for comparing the average percentage of relatively new  
14 credit card debt to total credit card debt to a preset cutoff average percentage of  
15 relatively new credit card debt to total credit card debt;

16                   issuing means for issuing a credit card to the creditor based on the  
17 comparison of relatively new credit card debt to total credit card debt to a preset  
18 cutoff average percentage of relatively new credit card debt to total credit card  
19 debt.

1                   23.    The system recited in claim 21, wherein a new credit card is a credit card  
2                   having been issued to the creditor for less than six months.

1                   24.    The system recede in claim 21, wherein a new credit card is a credit card  
2                   having been issued to the creditor for a period of time less than a preset time  
3                   period for low interest teaser interest rates.

1                   25.    The system recited in claim 22, wherein a relatively new credit card is a  
2                   credit card having been issued to the creditor for less than twelve months.

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1        26.    The system recited in claim 22, wherein a relatively new credit card is a  
2        credit card having been issued to the creditor for a period of time less than two  
3        preset time periods for low interest teaser interest rates.

1        27.    The system recited in claim 21, wherein predetermined number of months  
2        is twelve months.

28.    The system recited in claim 21, wherein predetermined number of months  
is twenty-four months.

29.    The system recited in claim 21, wherein the preset cutoff average  
percentage of new credit card debt to total credit card debt is sixty-five percent.

1        30.    The system recited in claim 22, wherein the preset cutoff average  
2        percentage of relatively new credit card debt to total credit card debt is  
3        eighty-five percent.

1        31.    A data processing system for identifying teaser surfers:  
2        receiving means for receiving credit history data for a creditor;  
3        summing means for summing total monthly relatively new credit card debt  
4        for all relatively new credit cards issued to the creditor for a one month period,

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5 wherein the total monthly relatively new credit card debt is summed for each of  
6 the predetermined number of months;

7 calculating means for calculating a monthly percentage of relatively new  
8 credit card debt to total credit card debt for a one month period, wherein the  
9 monthly percentage of relatively new credit card debt to total credit card debt is  
10 calculated for each of the predetermined number of months;

11 calculating means for calculating an average percentage of relatively new  
12 credit card debt to total credit card debt over the predetermined number of  
13 months;

14 comparing means for comparing the average percentage of relatively new  
15 credit card debt to total credit card debt to a preset cutoff average percentage of  
16 relatively new credit card debt to total credit card debt;

17 issuing means for issuing a credit card to the creditor based on the  
18 comparison of relatively new credit card debt to total credit card debt to a preset  
19 cutoff average percentage of relatively new credit card debt to total credit card  
20 debt.

1 32. The system recited in claim 31, further comprises:

2 summing means for summing total monthly new credit card debt for all  
3 new credit cards issued to the creditor for a one month period, wherein the total

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4 monthly new credit card debt is summed for each of the predetermined number  
5 of months;

6 calculating means for calculating a monthly percentage of new credit card  
7 debt to total credit card debt for a one month period, wherein the monthly  
8 percentage of new credit card debt to total credit card debt is calculated for each  
9 of the predetermined number of months;

10 calculating means for calculating an average percentage of new credit  
11 card debt to total credit card debt over the predetermined number of months;

12 comparing means for comparing the average percentage of new credit  
13 card debt to total credit card debt to a preset cutoff average percentage of new  
14 credit card debt to total credit card debt; and

15 issuing means for issuing a credit card to the creditor based on the  
16 comparison of new credit card debt to total credit card debt to a preset cutoff  
17 average percentage of new credit card debt to total credit card debt.

1 33. The system recited in claim 31, wherein a relatively new credit card is a  
2 credit card having been issued to the creditor for less than twelve months and a  
3 credit card having been issued to the creditor for a period of time less than two  
4 preset time periods for low interest teaser interest rates.

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1 34. The system recited in claim 32, wherein a new credit card is on of a credit  
2 card having been issued to the creditor for less than six months and a credit card  
3 having been issued to the creditor for a period of time less than a preset time  
4 period for low interest teaser interest rates.

1 35. The system recited in claim 31, wherein predetermined number of months  
2 is one of twelve months and twenty-four months.

1 36. The system recited in claim 32, wherein the preset cutoff average  
2 percentage of new credit card debt to total credit card debt is sixty-five percent  
3 and further wherein the preset cutoff average percentage of relatively new credit  
4 card debt to total credit card debt is eighty-five percent.

1 37. A data processing system for identifying teaser surfers:  
2 receiving means for receiving credit history data for a creditor;  
3 comparing means for comparing an amount of new credit card debt to a  
4 total amount of credit card debt;  
5 issuing means for issuing a credit card to the creditor based on the  
6 comparison of the amount of new credit card debt to the total amount of credit  
7 card debt.

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1        38.    The system recited in claim 37, further comprises:

2                comparing means for comparing an amount of relatively new credit card  
3        debt to a total amount of credit card debt;

4                issuing means for issuing a credit card to the creditor based on the  
5        comparison of the amount of relatively new credit card debt to the total amount  
6        of credit card debt.

7        39.    The system recited in claim 37, wherein the comparison of the amount of  
8        new credit card debt to the total amount of credit card debt is performed over a  
9        predetermined number of months.

10       40.    The system recited in claim 38, wherein the comparison of the amount of  
11       new credit card debt to the total amount of credit card debt exceeds a first  
12       predetermined threshold and the comparison of the amount of relatively new  
13       credit card debt to the total amount of credit card debt exceeds a second  
14       predetermined threshold.

15       41.    A data processing system implemented computer program product for  
16       identifying teaser surfers:

17                receiving instructions for receiving credit history data for a creditor;

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4           summing instructions for summing total monthly credit card debt for all  
5 credit cards issued to the creditor for a one month period, wherein the total  
6 monthly credit card debt is summed for each of a predetermined number of  
7 months;

8           summing instructions for summing total monthly new credit card debt for  
9 all new credit cards issued to the creditor for a one month period, wherein the  
10 total monthly new credit card debt is summed for each of the predetermined  
11 number of months;

12           calculating instructions for calculating a monthly percentage of new credit  
13 card debt to total credit card debt for a one month period, wherein the monthly  
14 percentage of new credit card debt to total credit card debt is calculated for each  
15 of the predetermined number of months;

16           calculating instructions for calculating an average percentage of new  
17 credit card debt to total credit card debt over the predetermined number of  
18 months;

19           comparing instructions for comparing the average percentage of new  
20 credit card debt to total credit card debt to a preset cutoff average percentage of  
21 new credit card debt to total credit card debt; and

22           issuing instructions for issuing a credit card to the creditor based on the



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comparison of the average new credit card debt to total credit card debt to a  
preset cutoff average percentage of new credit card debt to total credit card debt.

42. A data processing system implemented computer program product for  
identifying teaser surfers:  
receiving instructions for receiving credit history data for a creditor;  
summing instructions for summing total monthly relatively new credit card  
debt for all relatively new credit cards issued to the creditor for a one month  
period, wherein the total monthly relatively new credit card debt is summed for  
each of the predetermined number of months;  
calculating instructions for calculating a monthly percentage of relatively  
new credit card debt to total credit card debt for a one month period, wherein the  
monthly percentage of relatively new credit card debt to total credit card debt is  
calculated for each of the predetermined number of months;  
calculating instructions for calculating an average percentage of relatively  
new credit card debt to total credit card debt over the predetermined number of  
months;  
comparing instructions for comparing the average percentage of relatively  
new credit card debt to total credit card debt to a preset cutoff average  
percentage of relatively new credit card debt to total credit card debt;

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18 ~~ac~~ issuing instructions for issuing a credit card to the creditor based on the  
19 comparison of relatively new credit card debt to total credit card debt to a preset  
20 cutoff average percentage of relatively new credit card debt to total credit card  
21 debt.

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43. A data processing system implemented computer program product for  
identifying teaser surfers:

receiving instructions for receiving credit history data for a creditor;

comparing instructions for comparing an amount of new credit card debt  
to a total amount of credit card debt;

issuing instructions for issuing a credit card to the creditor based on the  
comparison of the amount of new credit card debt to the total amount of credit  
card debt.

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